

FIG. 1

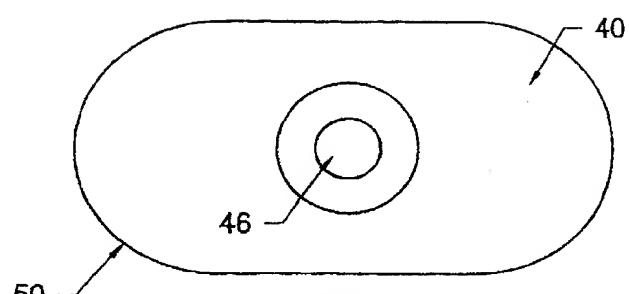


FIG. 2

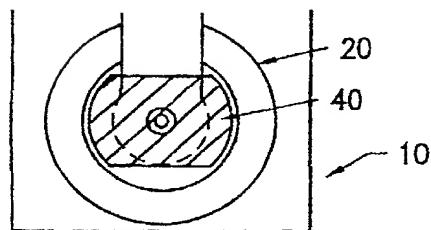


FIG. 3

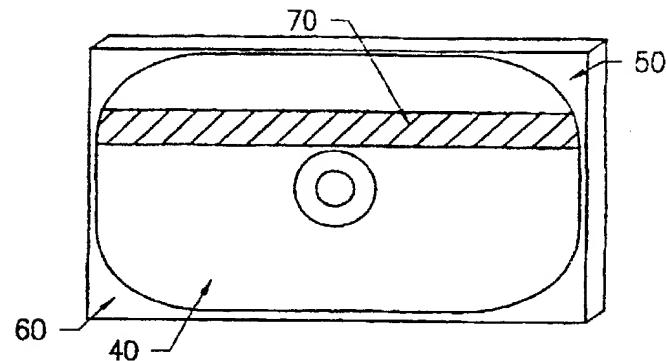


FIG. 4a

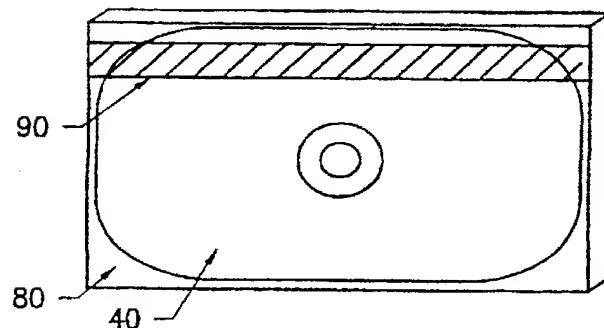


FIG. 4b

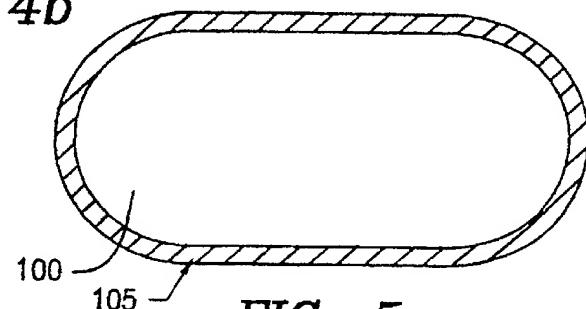


FIG. 5

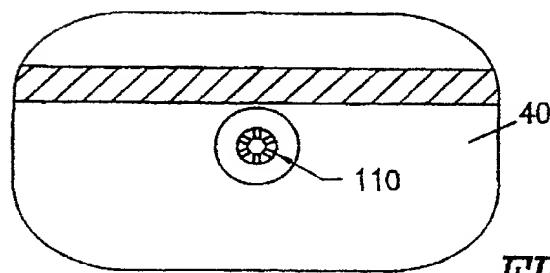


FIG. 6

3 / 6
Figure 7

Server for storing and transmitting data

Creation of a webbank by a user on server (preferably via the Internet using a browser), the server preferably being a central site for all webbanks and being managed by a central authority (such as a chartered bank), with all transfers of information to or from the server preferably being encrypted

Transmissions of information to and from the user's webbank, the transmissions being conducted by the user, by third parties, and/or by the central authority, such as: transmissions transferring funds between the webbank and any other financial source (e.g. another webbank, a traditional bank or other financial institution, a credit card, wire transfer or cash payment to the central authority, etc.) and transmissions regulating, managing or programming the accounts, subaccounts, funds or other assets, and so forth, on the webbank

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4 / 6
Figure 8

Accessing of a webbank or a disk or card

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Transactions involving webbanks and disks or cards, including:

transactions involving standard recordable or read/writable optical disks, and/or magnetic stripe cards and/or hybrid magnetic stripe and optical disk cards; and/or

transmissions transferring funds between a webbank (or any other financial source) to or from disk or card (or hybrid); and/or

transmissions modifying the parameters of an account (including a webbank or webbank account, or a customizable credit card or debit card account) using a card; and/or

transmissions creating electronic cash cards or modifying electronic cash on a card using an optical disk drive (e.g. for recording or writing on an optical disk which serves as the card)

ATM Wire Transfers and Programmable Card Transfers

User accesses financial institution and user's account
(e.g. metabank and/or webbank over the Internet)

User links account or portion thereof to number on debit, ATM or credit card, including programmable credit or debit card

Recipient uses card to withdraw funds from an ATM machine, or to engage in traditional or online transactions

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6 / 6
Figure 10

A website is provided to a user for billing functions to third parties (preferably a webbank)

User provides the website with billing information by inputting information manually or by transmitting information to the website from a computer program (e.g. an accounting or billing program), or by any other desired method

Website electronically formats invoice

Website transfers electronic invoice to a third party